SENIOR UPDATE «





STATE SENATOR

Randy Richardville

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Dear Friend:

I want to provide you with a legislative report on several issues that may be of interest to you, including health care, safety and consumer protection. Please do not hesitate to contact me toll-free at 866-556-7917 or at www.SenatorRandyRichardville.com for further information on any of the topics in this newsletter.

I'm happy to report that my Senate colleagues and I recently wrapped up work on the bulk of the state budget, maintaining critical public services without new taxes or fees. Despite continued challenges, I am optimistic that we can find a way to turn Michigan's economy around. I believe the best economic stimulus is limited government, and I will continue to press for reforming the areas that cost the state - that is, the taxpayers - so much money.

It is an honor to serve you in the Michigan Senate. I will continue to work hard on your behalf and hope you will call on me if you have any questions or concern need assistance with any state matter. Best wishes for health and happiness!

Sincerely,

Randy Richardville State Senator 17th District

"I am optimistic that we can find a way to turn Michigan's economy around."

State Senator Randy Richardville

Prepare now for digital television

t's never too early to plan ahead! Beginning next year, all television broadcasting will become digital. This means that households who have older, analog televisions should take action to continue to receive service after February 17, 2009. People can keep their existing TV sets and purchase a converter box, or they can connect to cable or satellite service.

The good news is that Congress has created a coupon program to help people with the purchase of converter boxes. To apply for the coupons, call toll-free 1-888-388-2009 or go to www.dtv2009.gov.

Many seniors rely on their televisions for news and emergency information. I encourage anyone, especially seniors, who may need a converter box to apply for the coupon soon.

Richardville co-sponsors bill to fight online ID theft

omputer-savvy seniors should be on the lookout for "phishing" scams. The schemes use e-mails to lure consumers to official-looking websites designed to trick people into divulging information such as Social Security and credit card numbers. The scam may look like it comes from your bank or a government agency, asking you to "update your information."

Remember, a reputable bank or business will not send you an e-mail asking for personal information. If you get such a request, don't respond to the message. Instead, contact your Social Security office, bank or business to see whether that information is really needed.

I co-sponsored Senate legislation to help protect

people from these
Internet thieves. SB 945
prohibits this deceptive
activity and provides
fines and penalties
for violators.

RICHARDVILLE SUPPORTS PUBLIC SAFETY BILL

A s your State Senator, safe neighborhoods and communities are one of my top priorities. I supported Senate legislation that would give added peace of mind to seniors and other homeowners when the doorbell rings.

Senate Bill 968 allows local governments to require fingerprinting for door-to-door solicitors, taxi drivers or street vendors. The prints would be submitted to the State Police and the FBI for a state and national criminal history records check.

The legislation gives local governments one more tool beyond their own investigations when deciding whether to issue certain business licenses. The bill passed the Senate and awaits action in the House.



Senator Richardville: Keep health coverage accessible

Many seniors worry about health insurance. Some people buy supplemental policies to cover gaps in Medicare coverage, while others, such as early retirees who don't yet qualify for Medicare, buy their own individual health policies. Legislation passed by the House last fall would establish new rules for what's called the individual healthcare market.

House Bills 5282-5283 would affect the availability and cost of individual policies, state oversight and more. The Senate held nine public meetings and took countless hours of testimony before passing the bills with some significant changes in May.

I am pleased to report that the Senate version contains many consumer protections. The changes:

- Make it harder to raise rates when people get sick,
- Preserve the oversight role of the attorney general,
- Shorten the waiting period for people with pre-existing conditions to six months, and
- Require a one-year study of the creation of a high-risk pool.

The differences must now be ironed out between the Senate and the House by a legislative conference committee.



Getting the best price on prescription drugs

For many people, prescription drugs are an integral part of their health care. For those of you without prescription drug coverage, escalating costs can be scary, especially if you are on a fixed income. The state website **www.michigandrugprices.com** outlines several options to help people lower their prescription drug costs.

Drug prices can vary from pharmacy to pharmacy, even between stores in the same area. The website highlights a prescription drug price finder that allows people to search more than 150 commonly prescribed medications for the lowest possible cost. Users can search by zip code, city or pharmacy.

Another option features the discount drug programs offered by several large retailers, including Meijer, Wal-Mart, Target, Sam's Club, Walgreens, Kroger and Kmart. These programs offer discounted rates on a wide range of generic equivalents to brand-name prescription drugs.

It's important to remember that prices and medications are subject to change without notice, so be sure to call the pharmacy ahead of time to check on your prescription drug's latest price and availability.

The website also provides links to several prescription drug assistance programs. Of course, not everyone has a computer or is comfortable navigating the Internet. I supported Senate legislation that would require the state to establish a toll-free phone number that people could call for information on free and discount drug programs in Michigan. Senate Bill 525 awaits action in the House.

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Senator Richardville co-sponsors tax relief for homeowners

Legislation recently passed by the Michigan Senate seeks to make it easier for individuals, especially seniors, to move from their current homes into something more manageable. Under the Michigan Constitution, the taxable value of a home may not increase by more than 5 percent or the rate of inflation, whichever is lower, until there is a transfer in ownership. Once the transfer occurs, the assessment on the home is uncapped and the home is taxed at the State Equalized Value, triggering what is commonly known as the "pop-up" tax. Under SB 791, anyone who purchases a home between April 1, 2008, and January 1, 2011, would be allowed to claim an income tax credit equal to the amount of the property tax increase after the transfer of ownership. This incentive would provide a much needed boost to the state's housing market and allow seniors to downsize their home without a dramatic increase in their taxes. The legislation now awaits action in the Michigan House of Representatives.

Senior Hotlines

Here is a list of toll-free numbers to call (at no charge) for information and assistance. Note: numbers are subject to change.

SENATOR RANDY RICHARDVILLE...1-866-556-7917

IMPORTANT SENIOR HOTLINES:

Legal Hotline for Seniors	.800-347-5297
Medicare/Medicaid Assistance	.800-803-7174
Social Security	.800-772-1213
Veterans Info & Assistance	.800-827-0648
State Income Tax Refund Info	.800-827-4000

CONSUMER HELP HOTLINES:

Consumer Protection	877-765-8388
Energy Assistance	800-292-5650
Health Care Fraud	800-24-ABUSE

There's still time to file for your economic stimulus check

A re you one of the more than 5 million retirees and veterans who qualify for the economic stimulus payment but have not filed to claim it?

Many people who normally do not file a federal tax return because their benefits are not taxable may be eligible and not know it. For people who have no tax liability or no tax filing requirement, there is a minimum payment of \$300. But you must file a federal tax return for 2007 showing at least \$3,000 in income, such as Social Security benefits, certain veterans' benefits, certain Railroad Retirement benefits, or wages before October 15 this year.

Find out more at www.irs.gov or call the IRS rebate hotline toll-free at 1-866-234-2942.